

Amendments to the Claims:

1. (Currently Amended) A computer-implemented method of processing account-holder requests to authorize recurring a plurality of third-party transactions for an account at a financial institution on behalf of an account holder, the method comprising:

establishing, at the financial institution, a list of prospective third-party participants including soliciting businesses and employers to participate in a commercial service offering for recurring third-party transactions with the account holder, the businesses and employers not currently involved in direct debits or automatic drafts for the account holder;

presenting the list to the account holder to solicit the account holder requests so that the account holder can select which businesses and employers that will participate in the third-party transactions;

receiving, at the financial institution, the account-holder requests to authorize the plurality of third-party transactions ~~by a third-party entity other than the financial institution or the account holder;~~

matching, using a computer, at least one specific request from among the account-holder requests to at least one specific third-party participant;

forwarding the at least one specific request to the at least one specific third-party participant on behalf of the account holder; and

receiving, at the financial institution, at least one participant confirmation from the at least one specific third-party participant, wherein the at least one participant confirmation comprises a confirmation that the at least one specific third-party participant's accounting system has been updated based on the at least one specific request; ~~and~~

~~forwarding, from the financial institution, an account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder.~~

2. (Original) The method of claim 1 further comprising establishing a pre-existing list of prospective third-party participants, wherein the at least one specific third-party participant is selected from the pre-existing list.

3. (Original) The method of claim 2 wherein at least one of the forwarding of the at least one specific request to the at least one specific, third-party participant and the receiving, at the financial institution, the at least one participant confirmation from the at least one specific third-party participant is accomplished in accordance with participant communication preferences stored in a participant profile for the at least one specific third-party participant, the participant profile being stored in a data repository comprising participant profiles associated with the prospective third-party participants.
4. (Original) The method of claim 1 wherein the forwarding, from the financial institution, of the account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder is accomplished in accordance with account-holder communication preferences stored in an account-holder profile.
5. (Original) The method of claim 2 wherein the forwarding, from the financial institution, of the account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder is accomplished in accordance with account-holder communication preferences stored in an account-holder profile.
6. (Previously Presented) The method of claim 1 wherein the account-holder requests comprise at least one direct-deposit request to authorize the at least one specific third-party participant to periodically direct deposit funds to the account.
7. (Original) The method of claim 2 wherein the account-holder requests comprise at least one direct-deposit request.
8. (Original) The method of claim 3 wherein the account-holder requests comprise at least one direct-deposit request.
9. (Original) The method of claim 4 wherein the account-holder requests comprise at least one direct-deposit request.

10. (Original) The method of claim 5 wherein the account-holder requests comprise at least one direct-deposit request.

11. (Currently Amended) A computer program product comprising a computer-readable storage medium having a computer program embodied therein for enabling a financial institution to authorize recurring third-party transactions for an account on behalf of an account holder, the computer program further comprising:

instructions for establishing, at the financial institution, a list of prospective third-party participants including soliciting businesses and employers to participate in a commercial service offering for recurring third-party transactions with the account holder, the businesses and employers not currently involved in direct debits or automatic drafts for the account holder;

instructions for presenting the list to the account holder to solicit the account holder requests so that the account holder can select which businesses and employers that will participate in the third-party transactions;

instructions for receiving account-holder requests, wherein specific requests from among the account-holder requests authorizes specific third party participants to perform a plurality of the recurring third-party transactions on behalf of the account holder;

instructions for matching the specific requests from among the account-holder requests to the specific third-party participants;

instructions for forwarding the specific requests to the specific third-party participants on behalf of the account holder; and

instructions for receiving participant confirmations from the specific third-party participants; ~~and~~

~~instructions for forwarding an account holder confirmation of the participant confirmations of the specific requests to the account holder.~~

12. (Original) The computer program product of claim 11 wherein the computer program further comprises instructions for establishing a pre-existing list of prospective third-party participants, wherein the specific third-party participants are selected from the pre-existing list.

13. (Original) The computer program product of claim 12 wherein the computer program further comprises instructions for creating a participant profile comprising participant communication preferences for each prospective third-party participant.
14. (Original) The computer program product of claim 11 wherein the computer program further comprises instructions for creating an account-holder profile comprising account-holder communication preferences for the account holder.
15. (Original) The computer program product of claim 12 wherein the computer program further comprises instructions for creating an account-holder profile comprising account-holder communication preferences for the account holder.
16. (Original) The computer program product of claim 11 wherein the account-holder requests comprise direct-deposit requests.
17. (Original) The computer program product of claim 12 wherein the account-holder requests comprise direct-deposit requests.
18. (Original) The computer program product of claim 13 wherein the account-holder requests comprise direct-deposit requests.
19. (Original) The computer program product of claim 14 wherein the account-holder requests comprise direct-deposit requests.
20. (Original) The computer program product of claim 15 wherein the account-holder requests comprise direct-deposit requests.
21. (Currently Amended) Apparatus to enable a financial institution to authorize recurring third-party transactions for an account on behalf of an account holder, the apparatus comprising:

means for establishing, at the financial institution, a list of prospective third-party participants including soliciting businesses and employers to participate in a commercial service offering for recurring third-party transactions with the account holder, the businesses and employers not currently involved in direct debits or automatic drafts for the account holder;

means for presenting the list to the account holder to solicit the account holder requests so that the account holder can select which businesses and employers that will participate in the third-party transactions;

means for receiving account-holder requests, wherein specific requests from among the account-holder requests authorizes specific third party participants to perform a plurality of the recurring third-party transactions on behalf of the account holder;

means for matching the specific requests from among the account-holder requests to the specific third-party participants;

means for forwarding the specific requests to the specific third-party participants on behalf of the account holder; means for receiving participant confirmations from the specific third-party participants; ~~and~~

~~means for forwarding an account holder confirmation of the participant confirmations of the specific requests to the account holder.~~

22. (Original) The apparatus of claim 21 further comprising means for establishing a pre-existing list of prospective third-party participants, wherein the specific third-party participants are selected from the pre-existing list.

23. (Original) The apparatus of claim 22 further comprising means for creating a participant profile comprising participant communication preferences for each prospective third-party participant.

24. (Original) The apparatus of claim 21 further comprising means for creating an account-holder profile comprising account-holder communication preferences for the account holder.

25. (Original) The apparatus of claim 22 further comprising means for creating an account-

holder profile comprising account-holder communication preferences for the account holder.

26. (Currently Amended) A system to enable a financial institution to authorize recurring third-party transactions for an account on behalf of an account holder, the system comprising:

a device for establishing, at the financial institution, a list of prospective third-party participants including soliciting businesses and employers to participate in a commercial service offering for recurring third-party transactions with the account holder, the businesses and employers not currently involved in direct debits or automatic drafts for the account holder;

a processor configured for presenting the list to the account holder to solicit the account holder requests so that the account holder can select which businesses and employers that will participate in the third-party transactions;

a user interface to receive account-holder requests, wherein specific requests from among the account-holder requests authorizes specific third party participants to perform a plurality of the recurring third-party transactions on behalf of the account holder;

at least one computer operatively connected to the user interface, the at least one computer to match the specific requests from among the account-holder requests to the specific third-party participants;

a third-party participant interface to forward the specific requests to the specific third-party participants, the third-party participant interface operatively connected to the at least one computer;

at least one data repository operatively connected to the at least one computer, the at least one data repository further comprising third-party participant profiles; and

a fulfillment system to provide account-holder confirmation of the specific requests, the fulfillment system operatively connected to the at least one computer.

27. (Original) The system of claim 26 wherein the third-party participant profiles further comprise participant communication preferences for the specific third-party participants.

28. (Original) The system of claim 26 wherein the specific third-party participants comprise direct depositors.

29. (Original) The system of claim 27 wherein the at least one data repository further comprises account-holder profiles, the account-holder profiles further comprising account-holder communication preferences.
30. (Original) The system of claim 29 wherein the account-holder communication preferences comprises at least one of electronic and paper communication preferences.
31. (Original) The system of claim 28 wherein the at least one data repository further comprises account-holder profiles, the account-holder profiles further comprising account-holder communication preferences.
32. (Original) The system of claim 31 wherein the account-holder communication preferences comprises at least one of electronic and paper communication preferences.
33. (Original) The system of claim 26 wherein the user interface is operable to receive the account-holder requests from the account-holder over the Internet.
34. (Original) The system of claim 27 wherein the user interface is operable to receive the account-holder requests from the account holder over the Internet.
35. (Original) The system of claim 28 wherein the user interface is operable to receive the account-holder requests from the account holder over the Internet.